



2020
BENEFITS
ENROLLMENT
GUIDE



MORE CHOICES FOR LIVING WELL.

LEARN HOW ►

CHOOSE THE BENEFITS THAT WORK FOR YOU

There's nothing more important than your health and well-being. The Hartford is committed to helping you manage what matters most by providing a range of benefits and coverage options that allow you the flexibility to choose what works best for you and your family. This guide will help you understand your choices to protect your health, build your wealth and enjoy your life. Be sure to go to the [Benefits Resource](#) site to learn more and access tools and support that make it easy to choose the benefits that are best for you.



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IMPORTANT ENROLLMENT REMINDERS



It's always a good idea to take the time to review your current benefits and make active elections during the enrollment period. However, if you don't actively enroll in benefits, you'll receive default coverage.



ACT | HERE'S A QUICK LOOK AT WHAT HAPPENS IF YOU DON'T TAKE ACTION DURING THE ENROLLMENT PERIOD

Remember, after the enrollment period, you can only make changes to these benefits if you experience a qualifying life event during the plan year.

2019 ELECTIONS THAT WILL CARRY OVER	2019 ELECTIONS THAT WILL NOT CARRY OVER AND REQUIRE RE-ELECTION FOR 2020	NEW OPTIONS IN 2020 THAT REQUIRE AN ACTIVE ELECTION
<ul style="list-style-type: none"> • Medical • Health Savings Account (HSA)* • Dental • Vision • Critical Illness, Accident and Long-term Disability (LTD) optional coverages • Basic Life and Accidental Death and Dismemberment (AD&D) coverage • Optional Life and Accidental Death & Dismemberment (AD&D) coverage 	<ul style="list-style-type: none"> • Health Care Flexible Spending Account (HCFSAs) • Dependent Day Care Spending Account (DCSA) • Purchased Paid Time Off 	<ul style="list-style-type: none"> • EPO Premium Health Plan Option • Limited Purpose Flexible Spending Account (LPFSA)** • Hospital Indemnity

* Employee HSA contribution elections will carry over for employees who remain in a CDHP.

** Legacy Navigators employees: Your election from 2019 will not carry over.



HEALTH

Your health coverages – including your health, dental and vision options – are a key part of your benefits. It's important that you understand your options and choose what's best for you and your family. For more information, visit the [Benefits Resource](#) site.



LEARN | REVIEW YOUR HEALTH COVERAGE OPTIONS AND COST

Health Plan Options

The Hartford offers five health plan options administered by [UnitedHealthcare \(UHC\)](#): three CDHP options, a new EPO Premium option and the Traditional Plan option.

NOTE: THE TRADITIONAL PLAN OPTION IS NOT OPEN TO NEW ENROLLEES; ONLY THOSE EMPLOYEES CURRENTLY ENROLLED ARE ABLE TO CONTINUE THIS HEALTH COVERAGE.

All plan options provide access to the same network of UHC in-network providers and cover preventive care services at 100% when received from an in-network provider. The plans differ in how much you [pay for premiums via your paycheck](#) and out-of-pocket when seeking care. See the chart below to understand how the EPO Premium option differs from the CDHP options:

NEW! EXCLUSIVE PROVIDER ORGANIZATION (EPO) PREMIUM	CONSUMER DIRECTED HEALTH PLANS (BASIC, STANDARD, VALUE)
<ul style="list-style-type: none"> Higher premiums than the CHDPs, but lower cost when receiving services (includes flat dollar copays and coinsurance). 	<ul style="list-style-type: none"> Lower premiums with higher out-of-pocket costs when receiving services (includes deductible and coinsurance).
<ul style="list-style-type: none"> There is no annual deductible; the plan starts paying its share of coverage right away. There is no out-of-network care, except for emergencies. You pay a \$30 or \$60 copay when using Tier 1 providers. 	<ul style="list-style-type: none"> When you receive medical services or purchase prescription drugs, you pay 100% of the cost of coverage (except for preventive care) until you meet your annual deductible. Once you've met your annual deductible, you pay coinsurance based on which plan option you're in; the plan covers the rest of the cost of eligible care.
<p>All plans protect you by an out-of-pocket maximum, which ensures you won't pay more than a certain amount in a given year. If you reach that amount, the plan will cover the rest of the cost of eligible care for the remainder of the year.</p>	



DON'T FORGET!

You can earn up to \$600 in credits toward your health premiums by participating in well-being activities.* Learn more about [earning wellness points](#).

REMEMBER:

[Premium rates](#) are based on your annual salary upon enrollment, the plan option you choose and who you cover.

If you choose a Value or Standard CDHP option and elect to participate in the HSA, The Hartford makes HSA contributions of \$1,000 if you are enrolled in family coverage or \$500 if enrolled in individual coverage.

* Covered dependents, plan members on long-term disability or COBRA, and employees in Hawaii are not eligible for health premium credits. To receive premium credits, you must complete the online well-being assessment available on the [My Wellness at Work](#) site.

The table below illustrates in greater detail how the options differ and what you can expect to pay out-of-pocket when receiving care.

	EPO PREMIUM	CDHP VALUE		CDHP STANDARD		CDHP BASIC	
	In-Network coverage only (except for emergencies)	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network
Pre-tax Account(s) Available	HCFSA	HSA LPFSA HCFSA*		HSA LPFSA HCFSA*		HSA LPFSA HCFSA*	
The Hartford's HSA Contribution	Not Applicable	\$500 individual/\$1,000 family		\$500 individual/\$1,000 family		None	
Medical and Prescription Deductible	\$0	\$1,500 individual	\$3,000 individual	\$2,500 individual	\$5,000 individual	\$3,500 individual	\$7,000 individual
		\$3,000 family	\$6,000 family	\$5,000 family	\$10,000 family	\$7,000 family	\$14,000 family
		The entire family deductible must be met – by one individual or a combination of family members – before coinsurance applies. Also, prescription drug costs are subject to the deductible.					
Preventive Care	\$0 copay	\$0 copay	40% after deductible	\$0 copay	40% after deductible	\$0 copay	40% after deductible
Non-Preventative Primary Care Office Visits	Tier 1 Providers:** \$30 Tier 2 Providers:** 40%	10% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Non-Preventative Specialist Office Visits	Tier 1 Providers:** \$60 Tier 2 Providers:** 40%						
Virtual Visits	Medical: \$0 copay Behavioral health: \$30 copay						
Urgent Care	\$75 copay						
Most Other Medical Care	20% coinsurance						
Emergency Room Care	20% coinsurance	10% after deductible	10% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Prescription Coinsurance	Refer to the pharmacy overview to learn more.						
Medical and Prescription Out-of-Pocket Maximum (combined)	\$4,000 individual	\$4,000 individual	\$8,000 individual	\$5,000 individual	\$10,000 individual	\$6,450 individual	\$12,900 individual
	\$8,000 family	\$8,000 family	\$16,000 family	\$10,000 family	\$20,000 family	\$12,900 family	\$25,800 family

NOTE: IN ADDITION TO THE OPTIONS SHOWN ABOVE, A TRADITIONAL PLAN OPTION IS ONLY AVAILABLE TO EMPLOYEES WHO ENROLLED IN THIS OPTION FOR 2019.

* If you are ineligible to contribute to an HSA, you may choose to contribute to an HCFSA; you cannot contribute to both.

** Refer to the details on the following page for a description of Tier 1 and 2 providers.



LEARN | THE EPO PREMIUM OPTION

The EPO Premium option features flat dollar copays or coinsurance amounts and **no deductible** – to help you better predict your health care spending. Because of the plan’s specialized network, out-of-network care is not covered, except in the case of an emergency.

NOTE: THE EPO PREMIUM OPTION IS NOT AVAILABLE IN EVERY ZIP CODE. IF YOU LIVE OUTSIDE THE EPO SERVICE AREA, YOU WILL NOT BE OFFERED THIS PLAN DURING ANNUAL ENROLLMENT.

16 Types of Providers

The EPO Premium option identifies high-quality in-network “Premium” providers across 16 categories. You can find Premium providers by searching for a provider on myUHC.com (two hearts will be next to their name) or calling UHC. If you need to see a provider for these types of services, you will pay less if you choose one that is designated as Premium.

- **Tier 1:** When you see an in-network Premium provider, you will pay \$30 for primary care and \$60 for specialists.
- **Tier 2:** When you see an in-network non-Premium provider (for services in one of these categories), you will pay 40% of the total cost of the visit.

16 CATEGORIES HAVE A PREMIUM DESIGNATION			
Family Medicine	Allergy	General Surgery	Otolaryngology
Internal Medicine	Cardiology	Nephrology	Pulmonology
OB-GYNs	Endocrinology	Neurology	Rheumatology
Pediatricians	Gastroenterology	Neurosurgery	Urology

Tier 1: All Other Providers

If you are receiving care from any other type of in-network provider outside the 16 categories (e.g., behavioral health, dermatology, physical therapy), you will pay \$30 for primary care and \$60 for specialist visits.

All Other Types of Care

You will generally pay 20% of the cost of care for non-provider office visits, like lab services, hospitals or other outpatient facilities. To make it easy to get the care you need quickly, you can access 24/7 virtual visits at no additional cost for medical services and for a \$30 copay for behavioral health services. You will pay a \$75 copay for urgent care.



Pharmacy for CDHP and EPO Premium Options

When you enroll in one of The Hartford's health plan options, you automatically receive pharmacy benefits administered by OptumRx®. It's important for you to be aware of the types of drugs you're using/purchasing and how different types of drugs are covered. For example, traditional prescription drugs and specialty drugs are covered in different ways:

- **Traditional prescription drugs are the most common types of drugs** and include both generic and brand-name drugs. The brand name drugs that are preferred and listed on the formulary (i.e., Tier 2) are covered at a higher level. Brand name drugs that are not on the OptumRx formulary list (i.e., Tier 3) are covered at a lower level.
- **Specialty drugs** are generally more complex medications to create and can cost significantly more. These medications are often used for the most serious medical conditions and are covered under Tier 4.

Take a look at what you can expect to pay at the pharmacy for each of these types of drugs.

TIER	PRESCRIPTION TYPE	AFTER ANY DEDUCTIBLE, YOU PAY COINSURANCE	MEMBER MAXIMUM COST PER PRESCRIPTION	
			30 DAY	90 DAY
1	Traditional (Generic)	20%	\$25	\$50
2	Traditional (Brand-name, Formulary)	20%	\$125	\$250
3	Traditional (Brand-name, Non-Formulary)	40%	\$200	\$400
4	Specialty (Generic and Brand-Name)	20%	\$200	\$400

NOTE: THIS INFORMATION ONLY APPLIES TO THE CDHP AND EPO PREMIUM OPTIONS. THE TRADITIONAL PLAN'S DRUG PLAN STRUCTURE IS NOT CHANGING - THOSE MEMBERS SHOULD REFER TO THEIR SPD FOR PLAN DETAILS.

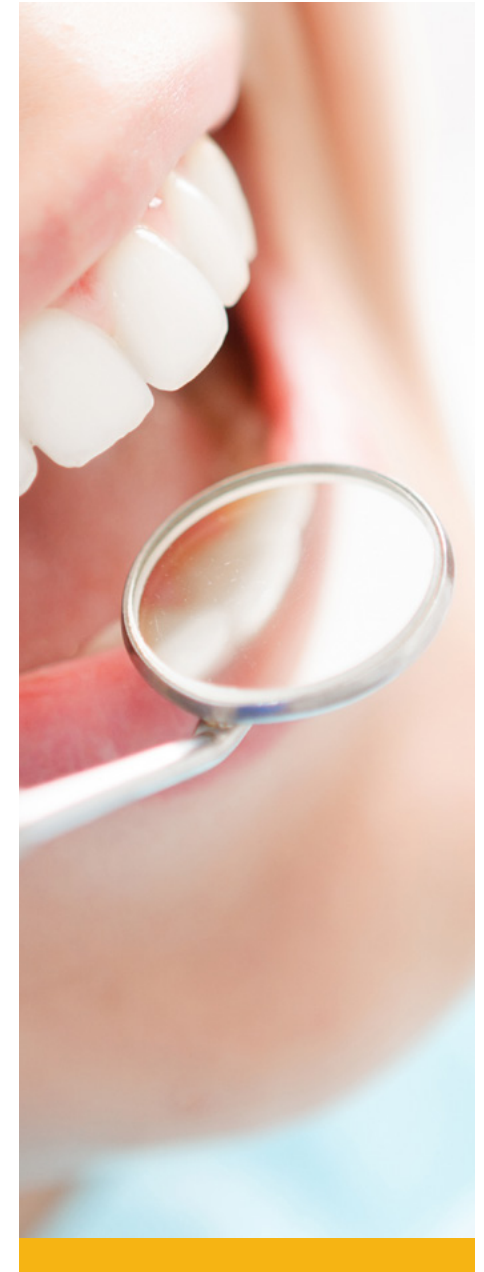


Dental

The Hartford offers two options for dental coverage: the Core option and the Enhanced option, both administered by Delta Dental. You'll pay a lower premium if you elect to participate in the Core Plan option, but you'll receive a richer benefit through the Enhanced Plan option. You don't have to enroll in The Hartford's Health Plan to elect dental coverage. You'll pay less when your provider participates in the Delta Dental PPO network. Visit deltadentalnj.com for provider listings and select the Delta Dental PPO Plus Premier network.

Take a look at the table below for more information on the plans:

	CORE PLAN		ENHANCED PLAN	
	PPO PROVIDERS	PREMIER OR NON-PARTICIPATING PROVIDERS	PPO PROVIDERS	PREMIER OR NON-PARTICIPATING PROVIDERS
Annual Deductible	\$100 individual \$300 family		\$50 individual \$150 family	
Calendar Year Maximum Benefit	\$1,500	\$1,000	\$2,000	\$1,500
Preventive Services	Covered at 100% (no deductible)		Covered at 100% (no deductible)	
Basic Services	You pay 20%	You pay 40%	You pay 10%	You pay 30%
Major Services	You pay 50%		You pay 50%	
Orthodontia	Not covered		You pay 50% (no deductible)	
Lifetime Orthodontia Maximum Benefit	Not applicable		\$2,000	



Vision

You also have access to vision coverage administered by EyeMed®. This coverage provides you benefits toward services like annual eye exams, prescription glasses and contacts. You don't have to enroll in The Hartford's health plan to elect vision coverage. Visit eyemedvisioncare.com/Hartford to find participating in-network providers. The table below provides more detail on costs for common services:

SERVICE	IN-NETWORK COST	OUT-OF-NETWORK REIMBURSEMENT
Exam with Dilation as Necessary (once per calendar year)	\$0 copay	Up to \$48
Retinal Imaging	Up to \$39	Not eligible
Frames (once per two calendar years)	\$0 copay; \$150 allowance, 20% off balance over \$150	Up to \$64
Standard Plastic Lenses (once every calendar year; in lieu of contact lenses)		
— Single Vision	\$0 copay	Up to \$36
— Bifocal	\$0 copay	Up to \$54
— Trifocal	\$0 copay	Up to \$69
— Lenticular	\$0 copay	Up to \$85
— Standard Progressive Lens	\$55 copay	Up to \$54
— Premium Progressive Lens	20% off retail less \$65 allowance	Up to \$54
Contact Lens Fit and Follow-up		
— Standard	\$40 allowance; covers fit and two follow-up visits	Not eligible
— Premium	10% off retail price for premium	
Contact Lenses (once every calendar year; in lieu of lenses)		
— Conventional	\$0 copay, \$130 Allowance, 15% off balance over \$130	Up to \$105
— Disposable	\$0 copay, \$130 Allowance; plus balance over \$130	Up to \$105
— Medically Necessary	\$0 copay, paid-in-full	Up to \$210



WEALTH



Your financial health plays a key role in achieving well-being, and we are here to partner with you. We offer a variety of benefits and tools to help you manage expenses, protect your income and invest to build up savings.



LEARN about the various **pre-tax** spending and savings accounts, and how they can work together to benefit you.



LEARN | MAKE THE MOST OF TAX ADVANTAGED ACCOUNTS

The Hartford offers you access to tax advantaged accounts where you can save “before-tax” money for eligible expenses. By contributing, you reduce your taxable income and pay less taxes overall. Each account is unique and there are certain IRS regulations to consider before you decide which is best for you. Therefore, it’s important to understand which accounts can be paired with which health plan options.

Check out the table below to determine how the accounts pair with the health plan options:

	FIDELITY’S HEALTH SAVINGS ACCOUNT (HSA)	HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFA)	LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)	DEPENDENT DAY CARE SPENDING ACCOUNT (DCSA)	COMMUTER BENEFITS PROGRAM
Who can contribute?	Employees enrolled in one of The Hartford’s CDHP options	Any benefits-eligible employees who are not participating in an HSA or an LPFSA	Any benefits-eligible employees who are not participating in the EPO Premium and Traditional Plan health options	Any benefits-eligible employees	All employees
2020 Maximum Contribution	Individual: \$3,550 All other coverage levels: \$7,100	\$2,700	\$2,700	\$5,000	\$265 per month
What expenses can I use it for?	Eligible health care expenses, including dental and vision, that you and your tax dependents incur	Eligible health care expenses, including dental and vision, that you and your tax dependents incur	Eligible dental and vision expenses, as well as eligible medical expenses if you have met the IRS deductible (\$1,400 for single coverage/\$2,800 for family coverage for 2020)	Eligible dependent day care expenses	Eligible commuter-related mass transit and/or parking expenses
How long can I access my funds?	Funds roll over year to year and remain yours even if you leave The Hartford	This account is “use it or lose it” – funds do not roll over year to year	This account is “use it or lose it” – funds do not roll over year to year	This account is “use it or lose it” – funds do not roll over year to year	Unused funds roll over month-to-month
What else should I know?	You can elect to invest your money until you need it	Debit card can be used at most retail pharmacies. You will need to submit a claim for reimbursement for most other services.	Debit card can be used at most retail pharmacies. You will need to submit a claim for reimbursement for most other services.	Once you are enrolled, if you have a significant change in day care expenses, you can change your election. Qualifying Life Event (QLE) rules apply.	You can start or make changes anytime. Any changes must be made by the 10th of the month to apply to the next month.



PLAN | YOUR ACCOUNTS - WHEN AND HOW TO USE THEM

The Health Savings Account (HSA)

There are “triple tax” advantages to contributing to an HSA. The money that goes in is not part of your taxable income, so you pay less taxes overall. Your balance can grow with tax-free* interest or investment earnings while it’s in your account. And, you never have to pay federal taxes on the money you use from your account, as long as it’s used for health care expenses. Plus, it never expires so the money is yours to keep and use down the line, even in retirement.

If you elect to participate in a CDHP option, you have access to the HSA. This account is a great tool to help manage the cost of care today and in the future. If this is your first time participating as an employee, you must set up your HSA at NetBenefits. No contributions can be deposited until you open the account. Here’s how you can take advantage of your HSA:

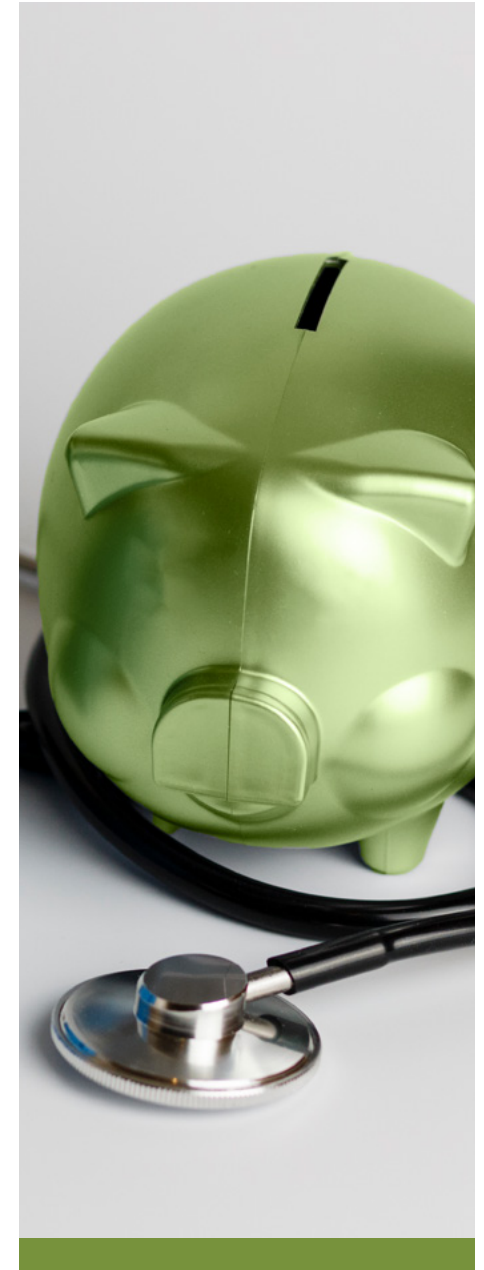
- 1 Money goes in.** The Hartford makes automatic contributions to your HSA, based on the plan option you elect and the coverage level. It’s important to remember, The Hartford will only make this contribution if you enroll in the Value or Standard CDHP and elect to participate in the HSA. In addition, you are able to contribute personal funds on a pre-tax basis throughout the year, up to IRS annual limits.

Here’s a breakdown of potential contributions to your HSA when The Hartford contributes:

CDHP VALUE AND STANDARD COVERAGE LEVEL	YOU MAY CONTRIBUTE	THE HARTFORD CONTRIBUTES	2020 IRS CONTRIBUTION LIMIT
Family	\$6,100	\$1,000	\$7,100
Individual	\$3,050	\$500	\$3,550

- 2 Money stays in.** The HSA is a *savings account*. Even if you leave The Hartford, the balance will remain yours and you will be able to invest the funds in the account, helping your savings grow tax-free.
- 3 Money comes out.** Should you need to use your HSA dollars, the money is available to you tax-free as long as you use it for qualifying medical expenses, per IRS rules.

* All references to “tax-free” refer to federal income tax. State tax laws may vary. Keep in mind that investing involves risk. The value of your investments will fluctuate over time and you may gain or lose money.



The Health Care Flexible Spending Account (HCFSA)

The HCFSA is an account that allows you to set aside “before tax” money to cover eligible health expenses such as deductibles, copays, coinsurance, and more. You may contribute up to the annual plan limit – \$2,700 – however, you will want to be sure to only contribute an amount you expect to use for covered expenses.

Please be aware, you are eligible for the HCFSA if any of the following applies to you:

- You enroll in medical coverage through the EPO Premium option.
- You are currently enrolled in the Traditional Plan option and elect to enroll in this option in 2020.
- You decline medical coverage through the Hartford.
- You enroll in a CDHP option but are not eligible to participate in the HSA (e.g., because you are also covered under a spouse’s plan that does not feature a high deductible).

The Limited Purpose Flexible Spending Account (LPFSA)

If you elect to participate in one of the CDHP options (or are enrolled in a high deductible health plan outside of The Hartford), the LPFSA is another option to set aside “before tax” money in addition to your HSA contributions. Funds in the LPFSA can be used to help pay for qualified dental and vision expenses and for other eligible health care expenses once you satisfy the IRS deductible limits (\$1,400 individual/\$2,800 family). You may contribute up to the annual plan limit – \$2,700. However, unlike the HSA, the money in the LPFSA will not carry over year to year. So, you’ll want to be careful to calculate your expected expenses and contribute an appropriate amount.

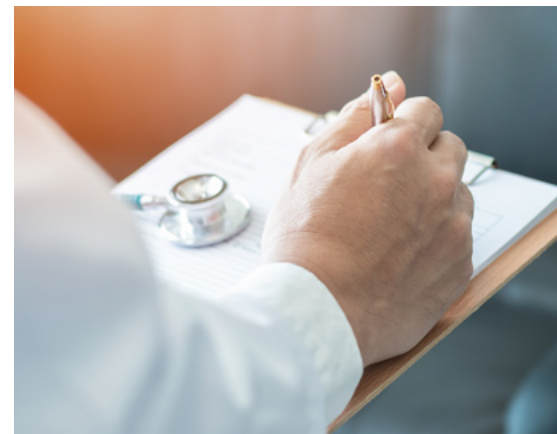
NOTE: THE LPFSA WILL NOT BE AVAILABLE TO EMPLOYEES WHO ELECT TO ENROLL IN THE EPO OR WHO ARE ENROLLED IN THE TRADITIONAL PLAN.

Dependent Day Care Spending Account (DCSA)

The Dependent Day Care Spending Account allows you to contribute “before tax” money up to the IRS limit – \$5,000 per household for 2020 – to set aside for qualifying dependent care expenses, such as pre-school, after-school programs, summer camp and child or elder day care. It’s important to estimate cost for dependent care in 2020 before electing the amount you’d like to contribute.

Commuter Benefits Program

The Hartford’s Commuter Benefits Program allows you to contribute pre-tax contributions up to the IRS limit – \$265 per month for 2019 – to use on eligible transit and parking expenses. To find out more information, or to set up your commuter benefits account, visit wageworks.com.



DON'T FORGET!

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Funds contributed to the HCFSA, LPFSA and DCSA all follow the IRS “use it or lose it” rule. Claims for 2020 health expenses must be submitted to WageWorks by March 31, 2021, or will be forfeited.



LEARN | WAYS TO PROTECT YOUR INCOME

The Hartford offers a suite of additional insurance options that can provide income protection – for you, as well as your dependents. Review the following available coverages and consider those that might provide you and your family with the safety net you need.

Short-term Disability

All active employees with six months of service working at least 20 hours per week are eligible for Short-term Disability (STD) benefits. STD is provided to you by The Hartford at no additional cost to you. For disabilities beginning in 2020, all eligible employees will qualify for 100% of their pay for eight weeks of Short-term Disability. After eight weeks, disabled employees may be eligible for 60% of pay, up to 17 weeks. Coverage begins following a one-week elimination period, which can now consist of either paid time off or unpaid leave.

Long-term Disability

You are eligible for Long-term Disability (LTD) benefits if you are an active, full time or part-time employee working at least 20 hours per week. LTD will only be paid if you are disabled for at least 26 weeks. The Hartford automatically provides coverage that would pay you a benefit of 50% of your monthly income, up to a maximum of \$15,000 per month. Generally, payments will continue until you are no longer disabled or until you reach the age described in the LTD Plan.

In addition to the automatic protection provided by The Hartford, you can also elect an additional benefit during Annual Enrollment. You have two options for additional LTD:

- **Option 1:** You may elect to purchase coverage that pays you a benefit of 60% of your monthly income loss to a maximum monthly benefit of \$18,000 per month.
- **Option 2:** You may elect to purchase coverage that pays you a benefit of 70% of your monthly income loss to a maximum monthly benefit of \$21,000 per month.



TAKE ADVANTAGE OF DECISION SUPPORT TOOLS TO DETERMINE THE RIGHT LEVEL OF PROTECTION

Providing you with additional protections isn't all The Hartford does – we also provide easy-to-use tools to help you make the best elections for your personal situation. These types of protections might not be top of mind for you, so follow these steps to determine whether they make sense for you and your family:

- **Get Educated** – With The Hartford's [MyTomorrow](#), it's never been easier to learn about your options. Here, you can watch short videos that explain all of the additional protections available to you. To learn more about voluntary options, including eligibility, please visit the [Benefits Resource](#) site.
- **Get Some Suggestions** – You have [ALEX](#), a virtual benefits counselor, and Ayco financial coaches at your disposal. If you're unsure what protections fit your situation, they can help you decide.



PLAN | UNDERSTAND HOW THESE COVERAGES CAN WORK TOGETHER

When you think about electing additional protections for your family, it's important to understand which are provided to you at no cost first. Then think about which additional coverages you can combine to create a comprehensive suite of benefits – helping to provide you and your loved ones with the protection you may need.

Life and Accidental Death & Dismemberment (AD&D) Insurance

The Hartford provides Basic Life and AD&D insurance equal to your eligible pay, up to \$100,000, at no cost to you. You can also limit this amount to \$50,000 to avoid imputed income as determined by the IRS.

You can also purchase additional coverages to meet your needs.

OPTIONAL LIFE INSURANCE*

- **For you:** One to five times your eligible pay, up to \$1,225,000
- **For your spouse or domestic partner:** \$10,000, \$25,000 or \$50,000
- **For your child or children:** \$5,000 or \$10,000 per child

OPTIONAL AD&D

- One to five times your eligible pay, up to \$1,225,000

LET'S TAKE A LOOK AT AN EXAMPLE FOR HOW SOME OF THESE COVERAGES MIGHT WORK FOR A TYPICAL EMPLOYEE:

- Meet Janice.
- During this enrollment period, Janice is 5 months pregnant. She enrolls in the Value CDHP option.
- She knows that she will receive Short-term Disability, which will provide her with salary continuation while she is on leave following the birth of her child.
- In addition to this protection, she and her partner decide it is a good idea to elect the Hospital Indemnity plan option with higher coverage, so they can use the cash benefit to help cover the costs associated with her child's birth and early care before the deductible is satisfied.

This benefit example above is for illustrative purposes only.

Coverages for Additional Protection: Voluntary Coverages

The Hartford offers a comprehensive suite of insurance options that can provide an additional layer of protection for your finances.

	CRITICAL ILLNESS INSURANCE	ACCIDENT INSURANCE	HOSPITAL INDEMNITY INSURANCE
What it is?	It provides a lump-sum cash benefit when you or a covered dependent is diagnosed with a covered illness, such as cancer, heart attack or stroke, while insured under the policy.	It provides a cash benefit if you or a covered dependent are unexpectedly injured in a covered accident.	It provides a cash benefit in the event of an unexpected or expected hospital stay for a covered illness and/or injury.
How it helps?	The amount can be used in any way you choose, including: <ul style="list-style-type: none">• Expenses the health plan doesn't cover, such as deductibles and coinsurance, caregiver expenses, and travel to and from treatment centers.• Day-to-day costs of living, such as rent or mortgage payments, groceries, childcare and utility bills.• Helps to replace income lost while not working.		
Learn more	Click the links above for more information, including coverage details.		

* You may be required to provide Evidence of Insurability (EOI) to increase your coverage more than one coverage level, or if you elect coverage that exceeds the guaranteed issue amount.



LEARN | BENEFITS TO SUPPORT YOUR FINANCIAL HEALTH

Investment and Savings Plan

No matter where you are in your career, it's important to think about retirement. The Hartford offers you the Investment and Savings Plan (ISP), our 401(k) plan, to help you build savings so you can be comfortable throughout your retirement years.

Your contributions can be made with before-tax dollars, after-tax dollars, or as Roth 401(k) contributions. You can begin contributing at any time. After 90 days of service, if no action is taken, the company automatically contributes 2% of your eligible compensation (generally base pay and annual bonus) and matches 100% of your contributions up to 6% of eligible compensation to your 401(k) account. By choosing how to save now, you can help ensure you have the savings you need when it's time to retire.

Student Loan Assistance

We will be introducing a new student loan payoff benefit in early 2020 in which The Hartford will make a direct contribution of \$125 per month – with a lifetime maximum up to \$10,000 – as a supplemental payment toward your student loan. This benefit will be available to employees in Tiers 7-12 (or the equivalent) with at least 6 months of service who are actively contributing to their loan repayment for qualified student loans.

The Hartford also partners with Gradifi, a student loan assistance vendor, to offer you and your dependents access to education and resources on student loans, as well as refinancing lenders to potentially secure lower rates. If you refinance with a Gradifi partner, Gradifi will provide you with a one-time \$300 reward.

Before you decide to refinance, be sure to take advantage of free counseling from knowledgeable student loan counselors from American Student Assistance® (ASA). This national nonprofit is dedicated to helping people make decisions about planning for, paying for and repaying higher education bills. If you're currently in school or planning to go back, you may be eligible for The Hartford's [tuition reimbursement](#) program. If you are saving for college for yourself or a child, check out The Hartford's [529 tax-advantaged college savings plans](#).

Adoption Expense Benefit

Growing your family is an exciting time in life, and The Hartford wants to support you throughout the transition. If you are looking to grow your family through adoption, you may be eligible to receive a reimbursement for eligible expenses – of up to \$10,000 per adoption in 2020, increasing from \$5,000.

Employee Stock Purchase Plan

The Employee Stock Purchase Plan allows eligible employees to purchase The Hartford common stock at 5% below the market price, providing you with a way to diversify your savings portfolio while we grow together. Keep in mind, investing in a non-diversified single stock involves more risk than investing in a diversified fund.





PLAN | LEVERAGE RESOURCES FOR SHORT AND LONG-TERM FINANCIAL PLANNING

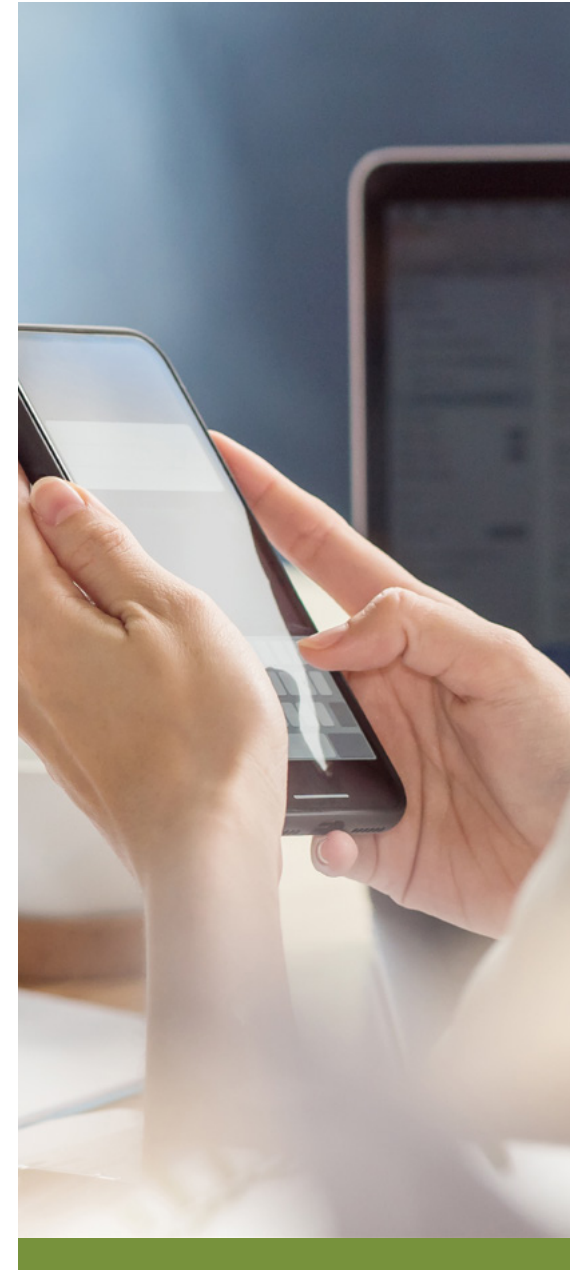
When it comes to your financial well-being, professional assistance can be valuable. You should speak with your personal financial advisor and consider taking advantage of the tools and resources available to you, including:

AYCO FINANCIAL COACHES

Provide you with confidential and personalized financial coaching at no cost to you. They can help create a retirement strategy, plan for regular budgeting and so much more. Call **1-866-217-8691, Monday through Friday, 9 a.m. to 5 p.m. ET.** Evening appointments are available Monday through Thursday until 8 p.m. ET. You can also [schedule an appointment online.](#)

FINANCIAL ENGINES

Through their Online Advice tool, you can build an ISP investment strategy that fits your personal financial goals and investment style. In addition, for a fee, you can work with investment professionals to create your personal investment plan. To access, go to [NetBenefits](#) and click on the Financial Engines box.





LIFE

We design our benefits programs to give you the time and resources you need to reach a balance between your work and personal life. It's important that you understand what's available to you, so you can find the best ways to stay on the path to health and well-being.



LEARN | BENEFITS TO HELP YOU MANAGE WORK AND LIFE

Leave of Absence

The Hartford offers several types of leave to make sure that you and your family are supported when you need it, including:



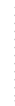
Family Medical Leave



Military



Bereavement



Paid Parental Leave

To learn more about an individual type of leave, visit [HR online](#). There, you'll find more information on eligibility, benefit amounts, and impact on compensation and benefits.

Paid-Time-Off (PTO)

The Hartford provides for PTO where time is intended for use when eligible employees need to be away from work for illness, leisure and other obligations. Based on years of service and tier, you get a generous block of PTO to use for vacation, sick and personal time. PTO ranges from 19 days to 34 days. You can also purchase up to one additional week of paid time off each year. All employees get eight paid holidays.

Paid Volunteer Time

We support your efforts to better those around you, both at work and at home. That's why eligible full-time and part-time employees working at least 20 hours per week will be able to take eight hours of paid volunteer time to get out and give back to the community.

My Wellness at Work

The My Wellness at Work program offers a variety of activities to help you improve your physical, emotional, financial and social well-being. Visit the [My Wellness at Work](#) website to find activities and programs that fit your lifestyle and help you achieve greater well-being. These benefits are often available at no cost to you.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is a cost-effective resource for you and your loved ones. All employees and dependents are eligible to receive 10 free, confidential counseling sessions each year through the EAP. The EAP also offers a work/life component that provides assistance in dealing with childcare and eldercare issues, as well as legal and financial counseling services at little to no cost. You and your loved ones can contact the EAP 24 hours a day, 7 days a week at **1-800-563-4760**.

CONSUMERMEDICAL™

The Hartford offers [ConsumerMedical™](#) to help you obtain reliable, current and personalized information and support with any health-related concern or issue. In addition to providing you with the latest research, available treatment options and things to consider for any medical diagnosis or health topic – so you feel confident in the medical decisions you make for yourself and your family – they offer specialized support for employees and family members facing surgery or a cancer diagnosis.

YOU CAN ALSO TAKE ADVANTAGE OF THESE PROGRAMS AND OTHERS SUCH AS:



[Weight management programs](#)



[eMindul's Stress Less, Live More® program](#)



[Fitness reimbursement](#)



[Quit for Life® to help you stop using tobacco](#)



[Sleepio® for sleep improvement program](#)



[Health screening and flu shot program](#)

In addition to becoming healthier, you can earn up to \$600 in credits toward your health plan premiums, if you are enrolled in The Hartford's health plan.* Learn more about [earning wellness points](#).

* Covered dependents, plan members on long-term disability or COBRA, and employees in Hawaii are not eligible for health premium credits. To receive premium credits, you must complete the online well-being assessment available on the [My Wellness at Work](#) site.



FAMILY BENEFITS PROGRAM

Our innovative family benefits program will offer a full suite of benefits to new parents and parents-to-be at every stage of your family planning journey. More details will be available on My Wellness at Work in early 2020.



QUICK REFERENCE GUIDE



Below you will find important contact information that you should keep around throughout the year. Be sure to get in touch with the appropriate resource for any concerns you may have.



PLAN | MAKE YOUR BENEFITS WORK TO MEET YOUR NEEDS

The Hartford takes pride in offering benefits that meet employees where they are. Take some time to understand your options and create a plan around when and how to utilize your benefits, and keep an open line of communication with your manager so you can work together to ensure your life and work are balanced.



ACT | TAKE ADVANTAGE OF EDUCATION AND DECISION SUPPORT TOOLS TO MAKE THE MOST OF YOUR BENEFITS

Get to Know Your Benefits

- In addition to familiarizing yourself with the information in this guide, we encourage you to visit the [Benefits Resource](#) site to find more details on all of our benefits offerings.
- If you are a new employee, you have 31 days from your date of hire to enroll in your [benefits](#) on [Fidelity NetBenefits](#).

You can access Fidelity NetBenefits:

- **At work** – go to NetBenefits from “Pay & Benefits” on iConnect.
- **At home** – visit [Fidelity NetBenefits](#).
- **If you have any questions about your benefits**, please call the **HR Service Center** at 1-877-HR-AT-WORK (1-877-472-8967), then press “1” or say “benefits.”

Make Your Benefits Work for You

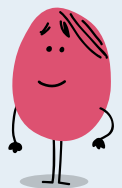
- **[ALEX](#), the virtual benefits counselor** – Available for you and your loved ones to help you decide which benefits to elect. ALEX takes information about your current situation and offers recommendations for benefits options and coverages that might work well, given your personal circumstances.
- **Ayco financial coaches** – Provide one-on-one guidance around benefits, as well as retirement savings and strategy, at no cost to you. To get in touch with a coach, call **1-866-217-8691**, Monday through Friday, 9 a.m. to 5 p.m. ET. Evening appointments are available Monday through Thursday until 8 p.m. ET. Or you can [schedule an appointment online](#).

MAKE SURE YOU'RE PREPARED

Before you chat with ALEX® or meet with an Ayco coach:

- Review your benefit expenses from this year. This will give you an idea of what your potential costs for next year might be.
- Think about what your needs will be in the future. Are you planning to have a child, or will you need surgery? You'll want to mention things like this.

This type of information will help ALEX® and Ayco understand your personal situation and guide you to the benefits that work best for you.



HEALTH GET ANSWERS ABOUT ...	
Medical plan through UnitedHealthcare	1-844-562-6280 or myuhc.com
Prescription drug coverage through OptumRx	1-844-562-6280 or optumrx.com
Dental plan through Delta Dental of NJ	1-888-234-4612 or deltadentalnj.com
Vision plan through EyeMed	1-866-723-0513 or eyemedvisioncare.com/Hartford

WEALTH GET ANSWERS ABOUT ...	
Pre-tax spending and savings accounts through WageWorks <ul style="list-style-type: none"> • Health Care Spending • Limited Purpose Flexible Spending • Dependent Day Care Spending • Commuter Benefits 	Investment and Savings Plan, 401(k), through NetBenefits 1-877-472-8967 press “1” or say “benefits” or Fidelity NetBenefits
	Student loan assistance through Gradifi 1-844-248-3447 or gradifi.com/access/TheHartford
	Adoption Expense Benefit 1-877-472-8967 press “5” or say “other HR questions” or hronline.thehartford.com under “benefits”
Health savings accounts through Fidelity 1-877-472-8967 press “1” or say “benefits” or Fidelity NetBenefits	
Short-term or Long-term Disability through HartLeave 1-800-727-9737	Employee Stock Purchase Plan through NetBenefits 1-877-472-8967 press “1” or say “benefits” or Fidelity NetBenefits
Voluntary coverage through The Hartford’s Group Benefits <ul style="list-style-type: none"> • Life and Accidental Death & Dismemberment (AD&D) • Accident • Critical Illness • Hospital Indemnity 	Professional assistance through Ayco financial coaches 1-866-217-8691 or ayco.com/login/thehartford
	401(k) professional management through Financial Engines 1-800-601-5957 or financialengines.com/forTheHartford

LIFE GET ANSWERS ABOUT ...	
Paid/unpaid time off including leave policies and holiday schedule	1-877-472-8967 press “5” or say “other HR questions” or hronline.thehartford.com under “paid/unpaid time off”
Well-being programs through My Wellness At Work	1-833-826-0800 or My Wellness At Work
Employee assistance program (EAP)	1-800-563-4760 or liveandworkwell.com ; use access code: TheHartford
The latest research, available treatment options and things to consider for any medical diagnosis or health topic with ConsumerMedical	1-888-361-3944 or myConsumerMedical.com/TheHartford ; use company code “The Hartford”



IMPORTANT LEGAL NOTICES

The following information and notices are being provided to you in accordance with federal law. While not all of them may be relevant for you at this time, you should review them. You may want to retain a copy for your future reference.

[About Your Privacy](#)

[Summary of Benefits and Coverage](#)

[Health Insurance Marketplace Notice](#)

[Important Information: Women's Health and Cancer Rights Act of 1998](#)

[Special Notice of Enrollment Rights Under the Health Insurance Portability and Accountability Act \(HIPAA\)](#)

[Health Insurance Portability and Accountability Act \(HIPAA\) Privacy Notice](#)

[Premium Assistance Under Medicaid and the Children's Health Insurance Program \(CHIP\)](#)

[Notice to Employees on Cobra, Leave or Severance](#)

[Medicare Part D Notice of Creditable Coverage](#)

[Fidelity HSA](#)

This guide is not intended to create, nor will it be construed to form, a contract or promise for a benefit. Participation in the plans is subject to all applicable terms and conditions of the plans. Full details about the plans are provided in the official Plan Documents, which govern the operation of the plans. Any differences between this guide and the Plan Documents are not intended, but if any differences are found to exist, the Plan Documents will govern. Summary plan descriptions for The Hartford's health plan reflecting 2020 benefit changes will be available on NetBenefits by January 1, 2020. The plan administrator reserves the right to make all interpretations with respect to the plans described here. The decisions of the plan administrator are final and binding upon all participants. The Hartford reserves the right, without your consent or concurrence, to amend, modify, suspend, replace, or terminate the plans, in whole or in part, including any level or form of coverage or contribution amount at any time. If the plans are amended, modified, suspended, replaced or terminated, you or other employees may not receive benefits as described here.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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